

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael L Johnson Sr
Naomi S Johnson
Debtor(s)

Case No. 09 B 20905

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2009.
- 2) The plan was confirmed on 10/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/04/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/13/2011, 11/01/2013.
- 5) The case was Completed on 05/18/2015.
- 6) Number of months from filing to last payment: 71.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$90,121.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$55,125.00
Less amount refunded to debtor	\$0.09

NET RECEIPTS: \$55,124.91

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,598.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,398.56

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC Home Loan Servicing LP	Secured	293,783.00	18,119.81	18,119.81	18,119.81	0.00
BAC Home Loan Servicing LP	Secured	293,783.00	275,663.16	275,663.16	0.00	0.00
Baxter Credit Union	Secured	14,908.00	14,440.06	14,440.06	0.00	0.00
Baxter Credit Union	Secured	14,908.00	351.04	351.04	351.04	0.00
Baxter Credit Union	Unsecured	2,002.00	1,875.13	1,875.13	691.32	0.00
Baxter Credit Union	Unsecured	2,960.00	2,895.79	2,895.79	1,067.62	0.00
Becket & Lee	Unsecured	1,347.00	1,347.40	1,347.40	654.01	0.00
Capital One	Unsecured	1,074.00	933.40	933.40	453.06	0.00
Cavalry Portfolio Services	Unsecured	NA	5,785.47	5,785.47	2,808.21	0.00
CitiFinancial	Unsecured	14,996.00	11,051.96	11,051.96	5,364.51	0.00
Department Of Education	Unsecured	NA	3,976.15	3,976.15	1,929.98	0.00
Department Of Education	Unsecured	NA	4,992.61	4,992.61	2,423.36	0.00
East Bay Funding	Unsecured	678.00	678.18	678.18	329.18	0.00
ECast Settlement Corp	Unsecured	2,628.00	2,686.64	2,686.64	1,304.07	0.00
GE Money Bank	Unsecured	2,494.00	NA	NA	0.00	0.00
GE Money Bank	Unsecured	2,873.00	NA	NA	0.00	0.00
GEMB	Secured	500.00	500.00	500.00	500.00	0.00
Lane Bryant	Unsecured	626.00	NA	NA	0.00	0.00
NSLP	Unsecured	1,592.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,100.00	1,050.40	1,050.40	509.85	0.00
Portfolio Recovery Associates	Unsecured	13,947.00	13,964.39	13,964.39	6,778.18	0.00
Portfolio Recovery Associates	Unsecured	596.00	558.35	558.35	271.02	0.00
Portfolio Recovery Associates	Unsecured	987.00	1,045.19	1,045.19	507.32	0.00
Portfolio Recovery Associates	Unsecured	909.00	909.56	909.56	441.49	0.00
Quantum3 Group	Unsecured	626.00	626.80	626.80	304.24	0.00
Real Time Resolutions	Secured	56,146.00	1,145.57	1,145.57	1,145.57	0.00
Real Time Resolutions	Unsecured	56,146.00	52,586.39	52,586.39	711.85	0.00
Sams Club	Unsecured	586.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	7,320.00	1,086.02	1,086.02	454.19	0.00
United States Dept Of Education	Unsecured	999.00	1,892.23	1,892.23	791.37	0.00
Washington Mutual Finance	Unsecured	2,494.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Bank	Unsecured	732.00	740.42	740.42	359.39	0.00
Wells Fargo Bank	Unsecured	2,999.00	2,999.05	2,999.05	1,455.71	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$275,663.16	\$0.00	\$0.00
Mortgage Arrearage	\$19,616.42	\$19,616.42	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,940.06	\$500.00	\$0.00
TOTAL SECURED:	\$310,219.64	\$20,116.42	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$113,681.53	\$29,609.93	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,398.56</u>	
Disbursements to Creditors	<u>\$49,726.35</u>	
TOTAL DISBURSEMENTS :		<u>\$55,124.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.